

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

CARMEN INES ROSADO RAMOS,

Debtor.

CASE NO. **12-00327(BKT)**

CHAPTER **7**

No Asset Case

**MOTION SUBMITTING AMENDED STATEMENT OF FINANCIAL AFFAIRS
WITH STATEMENT OF REASON FOR AMENDMENT**

TO THE HONORABLE COURT:

NOW COMES, Debtor, Carmen Inés Rosado Ramos, represented by the undersigned attorney, and very respectfully states and prays as follows:

1. On January 23, 2012, Debtor filed a bankruptcy petition under Chapter 7 of the Code, including all schedules and the Statement of Financial Affairs (Docket No. 1).

2. By inadvertence, the undersigned omitted listing two of the five judicial proceedings involving Debtor from Line 4 of the Statement of Financial Affairs, and a property foreclosure sale by Creditor TRM LLC (assignee of RNPM, LLC, which was itself assignee of R&G Mortgage Corp.) from Line 5 of the Statement of Financial Affairs.

3. Debtor respectfully submits an amended Statement of Financial Affairs, in order to correct the aforementioned inadvertent omissions in Lines 4 and 5 of the Statement of Financial Affairs.

WHEREFORE Debtor very respectfully prays from this Honorable Court to take notice of the aforementioned Amended Statement of Financial Affairs.

RESPECTFULLY SUBMITTED.

NOTICE: Within **fourteen (14) days** after service as evidenced by the certification, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE: I hereby certify that on this same date the foregoing motion was filed with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the U.S. Trustee, Standing Chapter 7 Trustee, **Roberto Román Valentín** and all CM/ECF participants, and also mailed the same to any creditors in the attached list that are not CM/ECF participants.

In San Juan, Puerto Rico, this 17th day of February, 2012.

/S/ Carlos C. Alsina Batista

Carlos C. Alsina Batista

USDC-PR NO. 222801

CARLOS ALSINA BATISTA LAW OFFICES, PSC

638 Aldebaran St.

Banco de Desarrollo Económico Bldng.

Second Floor, Suite HQ-7

San Juan, Puerto Rico 00920

Tel. (787)781-1882/Fax. (787)793-6733

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 12-00327-7

ROSADO RAMOS, CARMEN INES

Chapter 7

Debtor(s)

AMENDED STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2012 - GROSS INCOME UP TO JANUARY 17, 2012

76,066.00 2011 - GROSS INCOME FROM SELF-EMPLOYMENT AS REALTOR

3,800.00 2010 - GROSS INCOME FROM WORK, PER 2010 TAX RETURN

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BANCO SANTANDER- PUERTORICO V. CARLOS A. MERCADO MARTINEZ V. RAFAEL A. ORTIZ NEGRON V. CARMEN I. ROSADO RAMOS, CIVIL NO. D CD2001-1544 (406)	COLLECTION OF MONIES	PUERTO RICO COURT OF FIRST INSTANCE, BAYAMON PART	RECONSIDERATION OF ATTACHMENT ORDER ("EMBARGO") DENIED
CARMEN I ROSADO RAMOS V. DEANETTE M. RIVERA CAMARENA, CIVIL NO. F PE2010-0026	EVICITION PROCEEDING	PUERTO RICO COURT OF FIRST INSTANCE, CAROLINA PART	ORDER ON VOLUNTARY DISMISSAL ISSUED ON MARCH 30, 2011
ORIENTAL BANK & TRUST V. ANTONIO JOSE CRUZ BONILLA; CARMEN I. ROSADO RAMOS, CIVIL NO. K CD2009-1017	COLLECTION OF MONIES; MORTGAGE FORECLOSURE	PUERTO RICO COURT OF FIRST INSTANCE, SAN JUAN PART	AMENDED JUDGMENT ISSUED ON NOVEMBER 21, 2011
DORAL BANK V. ANTONIO J. CRUZ BONILLA; CARMEN INES ROSADO RAMOS, CIVIL NO. K CD2010-2364(901)	PUERTO RICO COURT OF FIRST INSTANCE, SAN JUAN PART	FORECLOSURE OF MORTGAGE; COLLECTION OF MONIES	FORECLOSURE SALE HELD ON JUNE 7, 2011
RNPM LLC V. ANTONIO J. CRUZ BONILLA; CARMEN ROSADO RAMOS, CIVIL NO. F CD2010- 0253 (401)	FORECLOSURE OF MORTGAGE	PUERTO RICO COURT OF FIRST INSTANCE, CAROLINA PART	AUCTION AND JUDICIAL SALE ON MARCH 21, 2011

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
DORAL BANK P.O. BOX 70308 SAN JUAN, PR 00936-8308	JUNE 7, 2011	3 bedroom 2 bathroom Apartment in Capitolio Plaza, San Juan, PR / \$310,000.00
This apartment was object of a foreclosure sale held on June 7, 2011.		
TRM LLC 270 MUNOZ RIVERA AVE 4TH FLOOR SUITE 400 SAN JUAN, PR 00918	3/21/2011	3 bedroom, 2.5 bathroom Apartment in Condominio The Residence, Parque Escorial, Carolina, PR / 175,000
This property was object of a judicial sale by TRM LLC on March 21, 2011. The mortgage loan was originally contracted by R		

& G Mortgage Corp.

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Carlos Alsina Batista Law Offices, P.S.C 638 Aldebaran St. BDE Bldng, 2d Fl. HQ-7 San Juan, PR 00920-0000	1/12/2012	2,000.00
Filing Fees To Bankruptcy Court Clerk Prepaid To Atty For Electronic Transfer 300 Recinto Sur Street, Room 109 San Juan, PR 00901	1/12/2012	306.00
CONSUMER CREDIT COUNSELING SERVICE OF PI PO BOX 8908 SAN JUAN, PR 00910-0908	12/24/2011	50.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

ANTONIO JOSE CRUZ BONILLA - DEBTOR'S NON-FILING SPOUSE, WHOM SHE DIVORCED THROUGH JUDGMENT DATED AUGUST 29, 2008

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **February 17, 2012**

Signature /s/ CARMEN I ROSADO RAMOS
of Debtor

CARMEN I ROSADO RAMOS

Date: _____

Signature _____
of Joint Debtor
(if any)

_____ **0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Label Matrix for local noticing
0104-3
Case 12-00327-BKT7
District of Puerto Rico
Old San Juan
Fri Feb 17 17:53:25 AST 2012

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

ANTONIO JOSE CRUZ BONILLA
CALLE RIERA 520
SAN JUAN, PR 00909-1903

ASSET ACCEPTANCE
PO BOX 2036
WARREN, MI 48090-2036

AT&T MOBILITY
PO BOX 5818
DENVER, CO 80217-5818

AUTORIDAD DE ACUEDUCTOS Y ALCANTARILLADO
P.O. BOX 70101
SAN JUAN, PR 00936-8101

AUTORIDAD DE ENERGIA ELECTRICA
P.O. BOX 363508
SAN JUAN, PR 00936-3508

BANCO POPULAR DE PUERTO RICO
BANKRUPTCY DIVISION
PO BOX 362708
SAN JUAN, PR 00936-2708

BANK OF AMERICA
P.O. BOX 2518
Houston, TX 77252-2518

(p)COLLECT AMERICA LTD
4340 S MONACO PKWY
2ND FL
DENVER CO 80237-3408

CENTENNIAL
PO BOX 71514
SAN JUAN, PR 00936-8614

CRIM
PO BOX 195387
SAN JUAN, PR 00919-5387

DEPARTAMENTO DE HACIENDA
CAPITAL CENTER-TORRE NORTE(SUITE 1504)
235 AVE. ARTERIAL HOSTOS
SAN JUAN, PR 00918-1451

DORAL BANK
P.O. BOX 70308
SAN JUAN, PR 00936-8308

ENCANTADA HOME OWNERS
PO BOX 12011
SAN JUAN, PR 00914-0011

FIA CARD SERVICES
P.O. BOX 15019
WILMINGTON, DE 19886-5019

MIDLAND CREDIT MANAGEMENT, INC.
PO BOX 60578
LOS ANGELES, CA 90060-0578

ORIENTAL - MORTGAGE SERVICING
PO BOX 71578
SAN JUAN, PR 00936-8678

POPULAR MORTGAGE
PO BOX 71375
SAN JUAN, PR 00936-8475

PUERTO RICO TREASURY DEPARTMENT
DEPARTAMENTO DE HACIENDA
PO BOX 9024140
SAN JUAN, PR 00902-4140

RAFAEL ARNALDO ORTIZ NEGRON
C/O GUILLERMO A. ALEMANY RIVERA
PO BOX 1167
BAYAMON, PR 00960-1167

RELIABLE FINANCIAL SERVICES
PO BOX 21382
SAN JUAN, PR 00928-1382

TREASURY SECRETARY
DEPARTAMENTO DE HACIENDA
P.O. BOX 9024140
SAN JUAN, PR 00902-4140

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CARMEN INES ROSADO RAMOS
138 PLAZA SERENA
ENTRERIOS URB ENCANTADA
TRUJILLO ALTO, PR 00976-6170

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

RAFAEL ARNALDO ORTIZ NEGRON
PO BOX 1167
BAYAMON, PR 00960-1167

ROBERTO ROMAN VALENTIN
US TRUSTEES OFFICE
PO BOX 9024003
SAN JUAN, PR 00902-4003

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

CACH, LLC
370, 17TH STREET, SUITE 5000
DENVER, CO 80202-3050

End of Label Matrix	
Mailable recipients	27
Bypassed recipients	0
Total	27